

(Official Form 1) (04/07)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition							
Name of Debtor (if individual, enter Last, First, Middle): <b>Ortiz, Salvador</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):								
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>7995</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):								
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1513 Dove Avenue Melrose Park, IL</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):								
ZIPCODE <b>60160</b>	ZIPCODE								
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business:								
Mailing Address of Debtor (if different from street address)	Mailing Address of Joint Debtor (if different from street address):								
ZIPCODE	ZIPCODE								
Location of Principal Assets of Business Debtor (if different from street address above):									
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)							
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding							
	Tax-Exempt Entity (Check box, if applicable.)	Nature of Debts (Check one box)							
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.							
Filing Fee (Check one box)	Chapter 11 Debtors:								
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).								
Statistical/Administrative Information		THIS SPACE IS FOR COURT USE ONLY							
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
Estimated Number of Creditors									
1- <b>49</b>	50- <b>99</b>	100- <b>199</b>	200- <b>999</b>	1,000- <b>5,000</b>	5,001- <b>10,000</b>	10,001- <b>25,000</b>	25,001- <b>50,000</b>	50,001- <b>100,000</b>	Over <b>100,000</b>
<input checked="" type="checkbox"/> \$0 to \$10,000		<input checked="" type="checkbox"/> \$10,000 to \$100,000		<input type="checkbox"/> \$100,000 to \$1 million		<input type="checkbox"/> \$1 million \$100 million		<input type="checkbox"/> More than \$100 million	
Estimated Assets									
<input checked="" type="checkbox"/> \$0 to \$50,000		<input type="checkbox"/> \$50,000 to \$100,000		<input checked="" type="checkbox"/> \$100,000 to \$1 million		<input type="checkbox"/> \$1 million \$100 million		<input type="checkbox"/> More than \$100 million	
Estimated Liabilities									
<input checked="" type="checkbox"/> \$0 to \$50,000		<input type="checkbox"/> \$50,000 to \$100,000		<input checked="" type="checkbox"/> \$100,000 to \$1 million		<input type="checkbox"/> \$1 million \$100 million		<input type="checkbox"/> More than \$100 million	

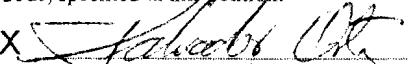
(Official Form 1) (04/07)

FORM B1, Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s):
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. <b>X</b> _____ Signature of Attorney for Debtor(s) <b>David C. Tokoph</b> Date _____
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
_____ (Name of landlord or lessor that obtained judgment)		
_____ (Address of landlord or lessor)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

(Official Form 1) (04/07)

FORM B1, Page 3

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s):
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p> X Signature of Debtor      Salvador Ortiz</p> <p>X Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 12-27-08 Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X      N/A Signature of Foreign Representative</p> <p>X Printed Name of Foreign Representative</p> <p>Date</p>
<b>Signature of Attorney</b> <p>X Signature of Attorney for Debtor(s) David C. Tokoph #6192687 Printed Name of Attorney for Debtor(s) David C. Tokoph &amp; Associates Firm Name 950 N. Milwaukee Avenue #212 Address Glenview, IL 60025 Telephone Number (847)-827-9990 Date 12/27/08</p>		<b>Signature of Non-Attorney Petition Preparer</b> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>N/A Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p>X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Date</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p>X      N/A Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Salvador Ortiz

Case No.

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 12-27-08 Salvador Ortiz

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Home San Felipe GTO, Mexico		J	20,000.00	10,000.00
TOTAL »			20,000.00	

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	NONE		0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	NONE		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	NONE		0.00
4. Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Furnishings		250.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	NONE		0.00
6. Wearing apparel.	Misc. Clothing		200.00
7. Furs and jewelry.	NONE		0.00
8. Firearms and sports, photographic, and other hobby equipment.	NONE		0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	NONE		0.00
10. Annuities. Itemize and name each issuer.	NONE		0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	401k through employer		50,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	NONE		0.00
13. Interests in partnerships or joint ventures. Itemize.	NONE		0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	NONE		0.00
15. Accounts Receivable.	NONE		0.00
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	NONE		0.00
17. Other liquidated debts owing debtor including tax refunds. Give details.	NONE		0.00

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	NONE		0.00
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.	NONE		0.00
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	NONE		0.00
21. Patents, copyrights, and other intellectual property. Give estimated value of each.	NONE		0.00
22. Licenses, franchises, and other general intangibles. Give particulars.	NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1996 Oldsmobile Delta 88		1,000.00
24. Boats, motors, and accessories.	NONE		0.00
25. Aircraft and accessories.	NONE		0.00
26. Office equipment, furnishings, and supplies.	NONE		0.00
27. Machinery, fixtures, equipment, and supplies.	NONE		0.00
28. Inventory.	NONE		0.00
29. Animals.	NONE		0.00
30. Crops - growing or harvested. Give particulars.	NONE		0.00
31. Farming equipment and implements.	NONE		0.00
32. Farm supplies, chemicals, and feed.	NONE		0.00
33. Other personal property of any kind not already listed. Itemize.	NONE		0.00

TOTAL »

51,450.00

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

- 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1996 Oldsmobile Delta 88	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
401k through employer	735 ILCS 5/12-1006	50,000.00	50,000.00
Misc. Clothing	735 ILCS 5/12-1001(a), (e)	200.00	200.00
Misc. Household Furnishings	735 ILCS 5/12-1001(b)	250.00	250.00
Single Family Home San Felipe GTO, Mexico	735 ILCS 5/12-901  735 ILCS 5/12-1001(b)	10,000.00  3,750.00	20,000.00

## TOTALS BY EXEMPTION LAW

EXEMPTION LAW	HUSBAND	WIFE	JOINT	COMMUNITY	EXEMPTION TOTAL	MARKET VALUE TOTAL
735 ILCS 5/12-1001(a), (e)	0.00	0.00	0.00	0.00	200.00	200.00
735 ILCS 5/12-1001(b)	0.00	0.00	3,750.00	0.00	4,000.00	20,250.00
735 ILCS 5/12-1001(c)	0.00	0.00	0.00	0.00	1,000.00	1,000.00
735 ILCS 5/12-1006	0.00	0.00	0.00	0.00	50,000.00	50,000.00
735 ILCS 5/12-901	0.00	0.00	10,000.00	0.00	10,000.00	20,000.00

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  Hewitt Retirement Center ATTN: Qualified Order Team POB 1433 Lincolnshire, IL 60069-1433	NO		401k Loans		38,000.00	0.00

Subtotal» 38,000.00  
(Total of this page)

TOTAL » 38,000.00

## Schedule E - Creditors Holding Unsecured Priority Claims

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### Types of Priority

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives, up to a maximum of \$4000\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to a maximum of \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Other Priority Debts

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule E - Creditors Holding Unsecured Priority Claims

TYPE OF PRIORITY: Taxes and other certain debts owed to governmental units

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. XXX-XX-7995  Internal Revenue Service Kansas City, MO 64999	NO		2007 taxes		2,000.00	2,000.00
Subtotal » (Total of this page)						2,000.00
TOTAL »						2,000.00

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 12-6062-1081  Carson Pirie Scott Retail Services POB 1726 Baltimore, MD 21297-1264	NO		Consumer Credit		2,115.00
ACCOUNT NO. 4266-8411-0940-0547  Chase Card Service POB 15153 Wilmington, DE 19886-5153	NO		Consumer Credit		5,310.00
ACCOUNT NO. 4104-1391-1092-4290  Chase Card Services (Circuit City) Cardmember Service POB 15153 Wilmington, DE 19886-5153	NO		Consumer Credit		3,750.00
ACCOUNT NO. 20903  David C. Tokoph & Associates 950 N. Milwaukee Avenue Glenview, IL 60025	NO		Attorney fees - Cook County Divorce Judgment dated 04-04-08		10,000.00
ACCOUNT NO. 6011-0078-1193-8272  Discover Card POB 30395 Salt Lk City, UT 84130-0395	NO		Consumer Credit		15,905.00
ACCOUNT NO. 6011-0078-1193-8272  Discover Card POB 3008 New Albany, OH 43054-3008	NO		Consumer Credit Second Address		0.00
ACCOUNT NO. 102973  Dr. Calvin R. George, Ltd. 190 N. Swift Rd. Suite S Addison, IL 60101	NO		Doctor Bill		1,700.00

Subtotal » [ ] 38,780.00  
(Total of this page)

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011-3610-6705-5566  GE Money Bank (Sam's Club) ATTN: Bankruptcy Dept. POB 103104 Roswell, GA 30076	NO		Consumer Credit		5,600.00
ACCOUNT NO. 6035-3202-6584-2938  Home-DePot Processing Center Des Moines, IA 50364-0500	NO		Consumer Credit		800.00
ACCOUNT NO. 06 D 7208  Nancy Ortiz 3805 Euclid Avenue Berwyn, IL 60402	NO		Cook County Divorce Judgment dated 04-04-08		10,500.00
ACCOUNT NO. 238271  Penncro Associates, Inc. POB 538 Oaks, PA 19456	NO		Collections for GE Money Bank/Sam's Club		0.00
ACCOUNT NO. 06 D 7208  Rebecca Zarzecki, Esq. Wayne S. Shapiro Law Office 111 W. Washington, Suite 1028 Chicago, IL 60602	NO		Attorneys fees - Cook County Divorce Judgment dated 04-04-08		4,500.00
ACCOUNT NO. 7001-0609-1075-0189  Retail Services (Best Buy) POB 17298 Baltimore, MD 21297-1298	NO		Consumer Credit		3,400.00
ACCOUNT NO. 7001-0609-1075-0189  Retail Services (Best Buy) POB 15521 Wilmington, DE 19850-5521	NO		Consumer Credit Second Address		0.00

Subtotal » 24,800.00  
(Total of this page)

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5049-9410-5765-3013  Sears Credit Card POB 183081 Columbus, OH 43218-3081	NO		Consumer Credit		1,300.00
ACCOUNT NO. 5121-0797-2271-9371  Sears Gold MasterCard POB 6282 Sioux Falls, SD 57117-6282	NO		Consumer Credit		2,600.00
ACCOUNT NO. 5049-9485-0345-4342  Sears Premier Card POB 6283 Sioux Falls, SD 57117-6283	NO		Consumer Credit		1,300.00
ACCOUNT NO. 4707-8828-1058-8755  State Farm Bank POB 3001 Malvern, PA 19355	NO		Consumer Credit		3,800.00
ACCOUNT NO. 76454658  Wells Fargo Financial POB 98798 Las Vegas, NV 89193-8798	NO		Consumer Credit		1,200.00
ACCOUNT NO. 76454658  Wells Fargo Financial 3000 Broadview Village Broadview, IL 60155-2618	NO		Consumer Credit Second Address		0.00
ACCOUNT NO. 7149608  Weltman, Weinberg & Reis Co., LPA 175 S. 3rd Street, Suite 900 Columbus, OH 43215	NO		Collections for Discover Bank		0.00
Subtotal » (Total of this page)					10,200.00
TOTAL »					73,780.00

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
NONE	

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NONE	

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule I - Current Income of Individual Debtor(s)

<b>Debtor's Marital Status: Divorced</b>	<b>DEPENDENTS OF DEBTOR AND SPOUSE</b>		
Debtor's Age: Spouse's Age:	NAMES <b>NONE</b>	AGE	RELATIONSHIP
EMPLOYMENT:	<b>DEBTOR</b>		<b>SPOUSE</b>
Occupation	<b>Senior Technician</b>		
How long employed	<b>10 years</b>		
Name and Address of Employer	<b>Tribune Direct Marketing</b>		

Income: (Estimate of average monthly income)	<b>DEBTOR</b>	<b>SPOUSE</b>
--	---------------	---------------

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly)  
Estimated monthly overtime

\$	3,925.00	\$
\$	2,339.00	\$

**SUBTOTAL**

\$	6,264.00	\$
----	----------	----

**LESS PAYROLL DEDUCTIONS**

- a.) Payroll taxes and social security
- b.) Insurance
- c.) Union dues
- d.) Other (401k Loans)

\$	2,107.00	\$
\$	250.00	\$
\$	0.00	\$
\$	886.00	\$

**SUBTOTAL OF PAYROLL DEDUCTIONS**

\$	3,243.00	\$
----	----------	----

**TOTAL NET MONTHLY TAKE HOME PAY**

\$	3,021.00	\$
----	----------	----

Regular income from operation of business, profession or farm  
(attach detailed statement)

\$	0.00	\$
----	------	----

Income from real property

\$	0.00	\$
----	------	----

Interest and dividends

\$	0.00	\$
----	------	----

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$	0.00	\$
----	------	----

Social security or other government assistance  
(Specify)

\$	0.00	\$
----	------	----

Pension or retirement income

\$	0.00	\$
----	------	----

Other monthly income  
(Specify)

\$	0.00	\$
----	------	----

**TOTAL MONTHLY INCOME**

\$	3,021.00	\$
----	----------	----

**TOTAL COMBINED MONTHLY INCOME**      \$      **3,021.00**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_

## Schedule J - Current Expenditures of Individual Debtor(s)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household.  
Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Utilities:		
Electricity and heating fuel	\$	225.00
Water and sewer	\$	0.00
Telephone	\$	85.00
Other: <u>Cable/Internet</u>	\$	85.00
Home Maintenance (Repairs and upkeep)	\$	40.00
Food	\$	375.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	380.00
Transportation (not including car payments)	\$	280.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
Charitable contributions	\$	80.00
Insurance (not deducted from wages or included in home mortgage payments):		
Homeowner's or renter's	\$	50.00
Life	\$	0.00
Health	\$	250.00
Auto	\$	80.00
Other:	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed stmt)	\$	0.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$ 3,055.00</b>

(FOR CHAPTER 12 and 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_  
Chapter 7

## Declaration Concerning Debtor's Schedules

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information and belief.

Date 12-27-08

Signature



\_\_\_\_\_  
Salvador J. Ortiz

---

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Northern District  
Eastern Division

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_  
Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	20,000.00	[REDACTED]	[REDACTED]
B - Personal Property	YES	2	51,450.00	[REDACTED]	[REDACTED]
C - Property Claimed As Exempt	YES	1	[REDACTED]	[REDACTED]	[REDACTED]
D - Creditors Holding Secured Claims	YES	1	[REDACTED]	38,000.00	[REDACTED]
E - Creditors Holding Unsecured Priority Claims	YES	2	[REDACTED]	2,000.00	[REDACTED]
F - Creditors Holding Unsecured Nonpriority Claims	YES	4	[REDACTED]	79,780.00	[REDACTED]
G - Executory Contracts and Unexpired Leases	YES	1	[REDACTED]	[REDACTED]	[REDACTED]
H - Codebtors	YES	1	[REDACTED]	[REDACTED]	[REDACTED]
I - Current Income of Individual Debtor(s)	YES	1	[REDACTED]	[REDACTED]	3,021.00
J - Current Expenditures of Individual Debtor(s)	YES	1	[REDACTED]	[REDACTED]	3,055.00
Total Number of sheets in ALL Schedules »		15	[REDACTED]	[REDACTED]	[REDACTED]
Total Assets »			71,450.00	[REDACTED]	[REDACTED]
Total Liabilities »				119,780.00	

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

**Salvador Ortiz**

Case No.

Chapter 7

Date(s):

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filed a case under chapter 7, 11, or 13, you must report the information requested below.

Check here if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

The information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (item Schedule E)	\$ 0
Alimony and Certain Other Oweins Owed to Governmental Units from Schedule E (whether disputed or undisputed)	\$ 0
Claims for Death or Injury Resulting While Dealing with the Plaintiff from Schedule D	\$ 0
Student Loan Obligations (item Schedule E)	\$ 0
Domestic Support Settlement Agreement and Unpaid Alimony Obligation from Schedule D (item Schedule E)	\$ 0
Obligations to Pay Attorney's Charges and Legal Costs Under Chapter 13 (item Schedule E)	\$ 0
<b>Total</b>	<b>\$ 0</b>

State the following:

Average income from Schedule J, Line 1b	\$ 3021
Average liquidation value from Schedule J, Line 3b	\$ 3055
Current Monthly Income as Form 22A, Line 12, CAR, Form 22B Line 1, CMR, Form 22C Line 20	\$ 6,364

State the following:

1. Total from Schedule D, "UNSECURED RENTATION IN AN" column	\$ 0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 2000
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY" item "M.Y." column	\$ 0
4. Total from Schedule F	\$ 79,750
5. Total of all priority unsecured debt (sum of 1, 2, and 4)	\$ 79,750

Northern District  
Eastern Division

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_  
Chapter 7

## FORM 7. STATEMENT OF FINANCIAL AFFAIRS

---

### 1. Income from employment or operation of business

None  
[ ]

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
50,000.00	Employment	2006
50,000.00	Employment	2007
67,000.00	Employment	2008

---

### 2. Income other than from employment or operation of business

None  
[X]

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

### 3. Payments to creditors

None  
[X]

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  
[X]

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

## 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

## 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[X]

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
[ ]

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND VALUE  
OF PROPERTY

Consumer Credit Counseling Services  
1003 Martin Luther King Drive  
Bloomington, IL 61701

Fifty Dollars

---

10. Other transfers

None  
[X]

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

11. Closed financial accounts

None  
[X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

12. Safe deposit boxes

None  
[X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

13. Setoffs

None  
[X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

14. Property held for another person

None  
[X]

List all property owned by another person that the debtor holds or controls.

---

15. Prior address of debtor

None  
[X]

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12-27-08

Signature Salvador Ortiz  
Salvador J. Ortiz

UNITED STATES BANKRUPTCY COURT

Northern District  
Eastern Division

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_  
Chapter 7 \_\_\_\_\_

STATEMENT OF ATTORNEY FOR PETITIONER  
PURSUANT TO BANKRUPTCY RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

(1) The undersigned is the attorney for the debtor(s) in this case.

(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$ <u>1,400.00</u>
(b) prior to filing this statement, debtor(s) have paid	\$ <u>1,400.00</u>
(c) the unpaid balance due and payable is	\$ <u>0.00</u>

(3) \$ 299.00 of the filing fee in this case has been paid.

(4) The services rendered or to be rendered include the following:

(a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code.
(b) Preparation and filing of the petition, schedules of assets and liabilities, statement of affairs, and other documents required by the court.
(c) Representation of the debtor(s) at the first meeting of creditors.

(5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and \*

NONE

(6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

NONE

(7) The undersigned have not shared or agreed to share, with any other person, other than with members of their law firm or corporation, any compensation paid or to be paid except as follows:

NONE

Dated: \_\_\_\_\_

\_\_\_\_\_  
Attorney for Debtor(s)

\* If a fee is paid by transfer of property or if security is taken, give details here and in appropriate section of Schedules or Statement of Affairs.

UNITED STATES BANKRUPTCY COURT

Northern District  
Eastern Division

In re: Ortiz, Salvador J.  
XXX-XX-7995

Case No. \_\_\_\_\_  
Chapter 7

Chapter 7 Individual Debtor's Statement of Intention

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

A. Property to Be Surrendered.	
Description of Property	Creditor's name
1. NONE	

B. Property to Be Retained.				
Description of property	Creditor's name	Debt will be reaffirmed pursuant to §524(c)	Property is claimed as exempt and will be redeemed pursuant to §722	Lien will be avoided pursuant to §522(f) and property will be claimed as exempt
1. 401k Loans	Hewitt Retirement Center	X		

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Dated: 12-27-08

Signed:   
Salvador J. Ortiz

B 201 (04/09/06)

---

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

N/A

Printed name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address:

X \_\_\_\_\_

Signature of Bankruptcy Petition Preparer or officer,  
principal, responsible person, or partner whose Social  
Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Salvador Ortiz

Printed Name(s) of Debtor(s)

X \_\_\_\_\_  
Signature of Debtor

12-27-08  
Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date